UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

JPMORGAN CHASE BANK, National

Association,

Plaintiff

: CIVIL NO. 1:12-CV-348

VS.

:

JOY KEYSER and GREGORY :

KEYSER, :

Defendants :

ORDER

AND NOW, this 15th day of October, 2013, upon consideration of Plaintiff's motion for summary judgment (Doc.43), and Defendants' response thereto, and pursuant to the accompanying memorandum, it is ordered that:

- 1. Plaintiff's motion for summary judgment is GRANTED.
- 2. The Clerk of Court shall enter judgment in favor of Plaintiff JPMorgan Chase Bank, National Association, successor in interest by purchase from the Federal Deposit Insurance Corporation, as receiver of Washington Mutual Bank, successor in interest to Long Beach Mortgage Company, and against Defendants, Joy Keyser and Gregory Keyser, jointly and severally, in the amount of \$229,971.10, and assessed as follows:

Principal of Mortgage Debt Due and Unpaid \$166,034.36 Interest from 4/1/09 through 4/30/13 at variable percentage \$52,577.78

Escrow Balance

Real Estate Tax Deficiency 2013 \$163.87

Real Estate Tax Deficiency 2012	\$1,094.14
Real Estate Tax Deficiency 2011	\$1,047.84
Previous Years Taxes	\$1,998.90
Hazard Insurance	\$6,549.00
(Credits)	(\$0.12)
Property Inspections	\$276.85
BPO/Appraisals	\$500.00
Suspense Credit	(\$271.52)

TOTAL \$229,971.10

- 3. Interest and additional expenses (including costs and reasonable attorney's fees actually incurred) are to be added to this judgment, and such interest will be calculated at the loan rate of \$36.39 per diem for each day from May 31, 2013 through the date of the judgment and thereafter together with expenses allowable in accordance with the terms of the mortgage and loan documents, plus costs.
- 4. Plaintiff may proceed to execute upon its judgment in mortgage foreclosure exercising all appropriate remedies without limitation, including listing for judicial sale the subject property at 22 Valley View Circle, East Stroudsburg, Pennsylvania 18302.

/s/William W. Caldwell

William W. Caldwell

United States District Judge